

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21401

Subject	Zip Code Tabulation Area : 21401			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	30,864	+/- 949	100.0%	+/- (X)
In labor force	19,894	+/- 754	64.5%	+/- 1.8
Civilian labor force	19,544	+/- 764	63.3%	+/- 1.8
Employed	18,611	+/- 818	60.3%	+/- 2
Unemployed	933	+/- 268	3%	+/- 0.9
Armed Forces	350	+/- 147	1.1%	+/- 0.5
Not in labor force	10,970	+/- 689	35.5%	+/- 1.8
Civilian labor force	19,544	+/- 764	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	4.8%	+/- 1.4
Females 16 years and over				
Population 16 years and over	16,267	+/- 587	(X)	+/- (X)
In labor force	9,812	+/- 550	60.3%	+/- 2.6
Civilian labor force	9,708	+/- 524	59.7%	+/- 2.6
Employed	9,241	+/- 516	56.8%	+/- 2.5
Own children under 6 years	2,457	+/- 408	(X)	+/- (X)
All parents in family in labor force	1,782	+/- 377	72.5%	+/- 9.8
Own children 6 to 17 years	3,774	+/- 424	(X)	+/- (X)
All parents in family in labor force	2,907	+/- 404	77%	+/- 6.7
COMMUTING TO WORK				
Workers 16 years and over	18,662	+/- 796	100.0%	+/- (X)
Car, truck, or van -- drove alone	13,998	+/- 831	75%	+/- 2.7
Car, truck, or van -- carpooled	1,531	+/- 308	8.2%	+/- 1.7
Public transportation (excluding taxicab)	910	+/- 203	4.9%	+/- 1.1
Walked	732	+/- 216	3.9%	+/- 1.1
Other means	369	+/- 169	2%	+/- 0.9
Worked at home	1,122	+/- 243	6%	+/- 1.3
Mean travel time to work (minutes)	28.1	+/- 1.5	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	18,611	+/- 818	100.0%	+/- (X)
Management, business, science, and arts occupations	9,974	+/- 692	53.6%	+/- 3.1
Service occupations	2,933	+/- 402	15.8%	+/- 2
Sales and office occupations	3,860	+/- 468	20.7%	+/- 2.4
Natural resources, construction, and maintenance occupations	995	+/- 258	5.3%	+/- 1.3
Production, transportation, and material moving occupations	849	+/- 235	4.6%	+/- 1.3
INDUSTRY				
Civilian employed population 16 years and over	18,611	+/- 818	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	14	+/- 19	0.1%	+/- 0.1
Construction	1,052	+/- 280	5.7%	+/- 1.5
Manufacturing	819	+/- 239	4.4%	+/- 1.3
Wholesale trade	473	+/- 179	2.5%	+/- 1
Retail trade	1,595	+/- 312	8.6%	+/- 1.7
Transportation and warehousing, and utilities	369	+/- 152	2%	+/- 0.8
Information	561	+/- 196	3%	+/- 1.1
Finance and insurance, and real estate and rental and leasing	1,457	+/- 304	7.8%	+/- 1.6
Professional, scientific, and management, and administrative and waste	3,164	+/- 392	17%	+/- 2.1
Educational services, and health care and social assistance	4,124	+/- 532	22.2%	+/- 2.6
Arts, entertainment, and recreation, and accommodation and food services	1,955	+/- 425	10.5%	+/- 2.2
Other services, except public administration	770	+/- 190	4.1%	+/- 1
Public administration	2,258	+/- 311	12.1%	+/- 1.6

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CLASS OF WORKER				
Civilian employed population 16 years and over	18,611	+/- 818	100.0%	+/- (X)
Private wage and salary workers	13,094	+/- 726	70.4%	+/- 2.2
Government workers	4,475	+/- 440	24%	+/- 2.1
Self-employed in own not incorporated business workers	1,021	+/- 227	5.5%	+/- 1.2
Unpaid family workers	21	+/- 24	0.1%	+/- 0.1
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	16,302	+/- 344	100.0%	+/- (X)
Less than \$10,000	789	+/- 214	4.8%	+/- 1.3
\$10,000 to \$14,999	329	+/- 143	2%	+/- 0.9
\$15,000 to \$24,999	1,308	+/- 277	8%	+/- 1.7
\$25,000 to \$34,999	848	+/- 192	5.2%	+/- 1.2
\$35,000 to \$49,999	1,455	+/- 235	8.9%	+/- 1.4
\$50,000 to \$74,999	2,354	+/- 341	14.4%	+/- 2.1
\$75,000 to \$99,999	2,402	+/- 379	14.7%	+/- 2.3
\$100,000 to \$149,999	3,381	+/- 387	20.7%	+/- 2.3
\$150,000 to \$199,999	1,445	+/- 255	8.9%	+/- 1.6
\$200,000 or more	1,991	+/- 266	12.2%	+/- 1.7
Median household income (dollars)	\$84,054	+/- 3369	(X)%	+/- (X)
Mean household income (dollars)	\$110,061	+/- 5994	(X)%	+/- (X)
With earnings	12,308	+/- 378	75.5%	+/- 2.1
Mean earnings (dollars)	\$110,946	+/- 6904	(X)%	+/- (X)
With Social Security	5,291	+/- 328	32.5%	+/- 1.8
Mean Social Security income (dollars)	\$18,175	+/- 905	(X)%	+/- (X)
With retirement income	4,321	+/- 308	26.5%	+/- 1.7
Mean retirement income (dollars)	\$41,730	+/- 4720	(X)%	+/- (X)
With Supplemental Security Income	479	+/- 144	2.9%	+/- 0.9
Mean Supplemental Security Income (dollars)	\$9,481	+/- 1743	(X)%	+/- (X)
With cash public assistance income	209	+/- 94	1.3%	+/- 0.6
Mean cash public assistance income (dollars)	\$5,158	+/- 2321	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	706	+/- 187	4.3%	+/- 1.1
Families	9,028	+/- 428	100.0%	+/- (X)
Less than \$10,000	285	+/- 136	3.2%	+/- 1.5
\$10,000 to \$14,999	50	+/- 42	0.6%	+/- 0.5
\$15,000 to \$24,999	504	+/- 203	5.6%	+/- 2.2
\$25,000 to \$34,999	313	+/- 103	3.5%	+/- 1.1
\$35,000 to \$49,999	530	+/- 157	5.9%	+/- 1.7
\$50,000 to \$74,999	1,093	+/- 233	12.1%	+/- 2.5
\$75,000 to \$99,999	1,491	+/- 304	16.5%	+/- 3.2
\$100,000 to \$149,999	1,991	+/- 307	22.1%	+/- 3.1
\$150,000 to \$199,999	1,094	+/- 232	12.1%	+/- 2.6
\$200,000 or more	1,677	+/- 230	18.6%	+/- 2.6
Median family income (dollars)	\$102,915	+/- 4714	(X)%	+/- (X)
Mean family income (dollars)	\$137,076	+/- 9192	(X)%	+/- (X)
Per capita income (dollars)	\$49,555	+/- 2640	(X)%	+/- (X)
Nonfamily households	7,274	+/- 444	(X)	+/- (X)
Median nonfamily income (dollars)	\$60,182	+/- 6658	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$74,803	+/- 6067	(X)%	+/- (X)
Median earnings for workers (dollars)	\$47,291	+/- 3382	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$67,437	+/- 9151	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$52,380	+/- 4635	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	35,737	+/- 1142	35737%	+/- (X)
With health insurance coverage	33,127	+/- 993	92.7%	+/- 1.7
With private health insurance	29,670	+/- 983	83%	+/- 2.6
With public coverage	10,099	+/- 807	28.3%	+/- 1.9
No health insurance coverage	2,610	+/- 634	7.3%	+/- 1.7
Civilian noninstitutionalized population under 18 years	6,633	+/- 581	6633%	+/- (X)
No health insurance coverage	262	+/- 211	3.9%	+/- 3
Civilian noninstitutionalized population 18 to 64 years	22,123	+/- 859	22123%	+/- (X)
In labor force:	18,191	+/- 780	18191%	+/- (X)
Employed:	17,334	+/- 818	17334%	+/- (X)
With health insurance coverage	15,648	+/- 639	90.3%	+/- 2.5
With private health insurance	15,329	+/- 630	88.4%	+/- 2.6
With public coverage	808	+/- 217	4.7%	+/- 1.2
No health insurance coverage	1,686	+/- 485	9.7%	+/- 2.5
Unemployed:	857	+/- 261	857%	+/- (X)
With health insurance coverage	680	+/- 215	79.3%	+/- 12.1
With private health insurance	589	+/- 208	68.7%	+/- 13.3
With public coverage	135	+/- 86	15.8%	+/- 10.3
No health insurance coverage	177	+/- 123	20.7%	+/- 12.1
Not in labor force:	3,932	+/- 461	3932%	+/- (X)
With health insurance coverage	3,447	+/- 414	87.7%	+/- 4.6
With private health insurance	3,049	+/- 355	77.5%	+/- 5.4
With public coverage	662	+/- 191	16.8%	+/- 4.3
No health insurance coverage	485	+/- 198	12.3%	+/- 4.6
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	5.6%	+/- 2
With related children under 18 years	(X)	+/- (X)	10.9%	+/- 4.4
With related children under 5 years only	(X)	+/- (X)	12.8%	+/- 10.2
Married couple families	(X)	+/- (X)	2.4%	+/- 1.6
With related children under 18 years	(X)	+/- (X)	4.1%	+/- 3.9
With related children under 5 years only	(X)	+/- (X)	0%	+/- 5
Families with female householder, no husband present	(X)	+/- (X)	15.9%	+/- 7.6
With related children under 18 years	(X)	+/- (X)	24.5%	+/- 12
With related children under 5 years only	(X)	+/- (X)	46.4%	+/- 25.8
All people	(X)	+/- (X)	8%	+/- 2
Under 18 years	(X)	+/- (X)	12.7%	+/- 6.3
Related children under 18 years	(X)	+/- (X)	12.7%	+/- 6.3
Related children under 5 years	(X)	+/- (X)	17.6%	+/- 9.4
Related children 5 to 17 years	(X)	+/- (X)	10.3%	+/- 5.7
18 years and over	(X)	+/- (X)	7%	+/- 1.3
18 to 64 years	(X)	+/- (X)	7.4%	+/- 1.7
65 years and over	(X)	+/- (X)	5.6%	+/- 1.6
People in families	(X)	+/- (X)	6.4%	+/- 2.8
Unrelated individuals 15 years and over	(X)	+/- (X)	12.1%	+/- 2.6

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.